



# Claims Advice for PCS Moves



## Take Pictures Before You Pack

- Under the Army claims regulation, a claimant must substantiate that he owned the property for which he files a claim and that the property was actually shipped. The day before the movers come, service members should take photographs or video recordings of all their valuable belongings—crystal, china, porcelain figurines, compact-disc collections, stereo components, and anything else of high value. Turn on your television, stereo, and other expensive appliances before taking the photographs to show that the appliances were working immediately before they were packed.
- Hand-carry the photos or videotapes with you when you move. These important documents should never be shipped with your household goods. In the event that part or all of your shipment is lost, you will still have retained clear proof of ownership.

## When the Movers Come

- Keep a briefcase with your important papers (orders, passports, airplane tickets), along with any small items (jewelry, wallets, purses, cash, and cameras) that can easily be stolen, in a place that is not accessible to the movers.
- If you are shipping large quantities of compact discs, DVD's, videocassettes, audiocassettes, or computer games, have the movers list the quantity on their inventory. Once again, if the packers won't do it, list the quantity yourself in the "remarks/exception" block. Refer to the inventory line number when doing so. For example, "line 52 contains 80 compact discs." Do the same for porcelain figurines, crystal, china, and similar items. Ensure that the shippers list the serial numbers of all items on the separate inventory they prepare before you sign it. You can write them yourself at the bottom of the mover's inventory in the "remarks/exceptions" block if the movers refuse to do so.
- Once the movers have packed your household goods, they will present you with their inventory. Review the inventory carefully before you sign it. The inventory should list every single carton in the shipment. If the movers have exaggerated the amount of pre-existing damage to an item, you should state your disagreement directly on the inventory in the "remarks/exceptions" block directly above your signature.
- There's no need for arguing with the movers; simply state your disagreement on the form.

## Keep Receipts for Expensive Items

- Get in the habit of keeping receipts for all major purchases. Carry your receipts and videotapes or photographs with you during the move. Warehouses do burn down, and shipments are sometimes lost; if your receipts are with your shipment, it will be more difficult to substantiate the value of your loss.
- If you do not have receipts, gather your owner's manuals, warranty cards, or receipts for previous repairs and secure these papers before you move. Such documents may be used to establish that you owned property that was lost or stolen in shipment.
- Before your property is packed, prepare an inventory and note serial numbers where available. List the serial numbers for valuable property (e.g., stereo, television, camcorder, computer, bicycle). Likewise make a complete catalogue by artist or title of your cassettes, compact discs, videotapes and DVDs.
- **An Ounce of Prevention.** Remember that the Army claims system cannot pay full value for every lost, damaged, or destroyed item, and that there are maximum allowable amounts for various kinds of property. Contact your insurance agent to discuss additional coverage for your PCS move.

*\* This handout is for general informational purposes only. For specific questions concerning individual circumstances, or for questions in general about PCS moves, contact the Client Legal Services Office in your area.*

Yongsan Client Legal Services Office, Bldg 4106, room 229 (ACS building).  
Please call 738-6841/8111 for an appointment. Office hours: M, Tu, W, F 0900-1600 and Th 1300-1500.